

# **EXHIBIT 12**

## Message

**From:** Coffin, Christie M. [/O=WELLS FARGO & CO./OU=WFB1/CN=RECIPIENTS/CN=CCOFFIN]  
**Sent:** 1/9/2014 2:52:52 PM  
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**Subject:** SFO/WO/B&P/Lot Loans/Co-HP Weekly update

**1. Business Unit/Group Activity Update**

n/a

**2. Risk Concerns**

**CR16548 Corporate Advance + State Attorney Fee Matrix Research** - A CIT has been presented and they will begin mediation on 50 loans identified with negative impact. Primary risk concern is they know that there is an ongoing impact and tool needs to be updated. The HPS should be validating attorney fees to lower risk in the interim.

**CR10967 CRT Process Enhancements (Metric 2)** – Still no word on the status of this change. Ashley Helland is currently researching this for me.

**3. Accomplishments**

**CR15920 Bank & Private IAG Compliance** – Received approval to implement procedural updates ensure verbiage supporting B&P portfolios no longer reference the BPO product. All impacted procedures were changed to leverage the “product cascade” when ordering for the B&P investors.

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Business Travel: N/A  
 PTO: 12/25/13 - 1/3/14